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MISSISSIPPI BUSINESS REVIEW



August, 1984

DIVISION OF BUSINESS RESEARCH
MISSISSIPPI STATE UNIVERSITY

POST OFFICE DRAWER 5288
MISSISSIPPI STATE, MISSISSIPPI 39762

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VOLUME XLVI

AUGUST, 1984

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The majority of our readership is businessmen and this is the essential parameter used in evaluating articles for publication. Specifically, the article can be related to any subject in Business and Economics. It may be a presentation of results of a study by the author, a well supported opinion on a current topic or an application of some theoretical aspect of business or economics that might be applicable to the businessman. The article should be well supported, and should avoid an overly technical presentation.

The article should run 14 to 16 double spaced, typewritten pages with a 72 space line. Maximum length for one part articles should be approximately 6000 words or 24 double spaced typewritten pages with a 72 space line. Longer articles will have to be condensed or considered as a multi-part series.

Photographic illustrations should be glossy prints of sufficient size, contrast and quality for reproduction. Graphs, tables and drawings may be submitted in rough form. However, should the article be accepted the author should furnish us with finished, camera-ready illustrations.

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Sexual Harassment of Southern Women in the Workplace-- A Problem That Must Be Faced

by
Maynard M. Dolcheck

I thought harassment was something of the past; however, the more time on the job, the worse it is. Of course the majority of men are businesslike, but the few "others" can spoil a workplace. I am happily married, dress properly, and do not promote snide remarks--yet I get them. Sometimes I wish I were terribly ugly and maybe then I would be treated professionally.

Sexual harassment still exists in the business world and is a serious problem. The fact is that some men don't feel comfortable working with women on an equal basis; they seem to use sexual jokes and comments in an attempt to appear more "with it" or "in charge."

Do these two quotes from Southern women indicate that sexual harassment of women is a problem in organizations in the South? If they do, what should organizations do to prevent such treatment?

Before attempting to answer these two questions, sexual harassment should be defined. Most individuals describe sexual harassment as a situation in which a woman's supervisor (male) requests sexual favors under threat or denial of promotion or pay increases or even termination. This description is accurate as far as it goes, but over the past 20 years the courts and the government have expanded the definition dramatically culminating in the EEOC harassment guidelines adopted in November 1980.¹

The guidelines define harassment as follows:

Unwanted sexual advances, requests for sexual favors, and other verbal or physical contact of a sexual nature constitute sexual harassment when (1) submission to such conduct is made either explicitly or implicitly a condition of an individual's employment, (2) employment decisions affecting the recipient are made on the basis of the recipient's acceptance or rejection of the sexual conduct, or (3) such conduct has the intent or effect of unreasonably interfering with an individual's work performance or creates an intimidating, hostile, or offensive work environment.

The third guideline radically expands, in the eyes of the law, the traditional interpretation of harassment. Activities such as leering/ogling, making sexist remarks about the body/clothing, touching/petting, and telling off-color jokes are classified as harassment as long as the **effect** is interference with the woman's work performance and creation of an intimidating, hostile, or offensive work environment.

While not explicitly stated in the guidelines, sexual harassment is almost always repetitive. It is **not** the single incident (verbal or physical) that the employee complains about; rather, it is the constant occurrence of verbal remarks and/or the continuous touching on the job. A second factor in identifying sexual harassment is that it is one-sided; harassment does not include mutual friendship or romance.

BACKGROUND AND HISTORY

Until recently (the past 6-10 years), consciousness of sexual harassment of women in the workplace was rather low; at the most, it was discussed in hushed tones. Today, it is a subject of national interest. The lack of earlier consciousness of harassment is founded in the historical sex role stereotyping of women and their status in the Western world. The pervasive opinion was that (1) women's place is in the home, (2) women are not career-oriented, (3) women are less suited than men for many jobs, (4) women do not stay with any one job, (5) women lack education and experience, (6) women are frequently absent from work, (7) women are not accepted in positions of authority, and (8) women are incapable of making decisions based on fact and logic.

While some of these opinions still exist today, attitudes and customs have been changing and are continuing to change rapidly. More and more women are entering the workforce, they are better educated, they are beginning to hold responsible positions with organizations, they are interacting with and supervising men in their work and they are more aware of their rights.

In addition to the stereotyping of women, the double sexual standard for men versus women in American culture has tended to encourage the practice of sexual harassment. Male sex roles encouraged men to be strong, aggressive, tough, dominant, and competitive. On the other hand, powerful social conditioning led women to passivity, gentleness, submission and receptivity to male initiative. All of these roles are diminishing.

One dramatic example of change is the increasing number of women who are earning college degrees in business—a prime source for management personnel. The number of women with business baccalaureate degrees have increased from 13 percent of the business graduates nationally in 1973-74 to 31 percent in 1978-80.² At Northeast Louisiana University in Monroe the change is even more dramatic, as more women than men have been enrolled in the College of Business Administration since 1980.

COSTS OF ORGANIZATIONS

Leaving all moral considerations aside, an organization should still be concerned about the harassment of its women employees because of potential lawsuits and increased cost of production.

As previously noted, a considerable body of law

culminating in the EEOC guidelines concerning sexual harassment now exists; and women may readily seek legal action which can be very costly to the firm. Organizations with 15 or more employees fall within the federal law and many states have laws affecting firms with less than 15 employees.³ A jury recently awarded \$400,000 to a police dispatcher in Trenton, Michigan, who claimed she had been sexually harassed.⁴ While the number of lawsuits has been increasing, relatively few suits in total are being filed. Women do not usually sue their employers for fear of retaliation, ostracism, notoriety, and embarrassment. As women become more and more aware of their rights and embarrassment becomes of lesser significance, women facing sexual harassment will be more and more inclined to seek legal relief.

At present, however, the primary cost to all organizations is the increased cost of production as a result of the human suffering resulting from harassment. A study conducted at the Work Clinic at the University of California Hospital in San Francisco in 1976 found that effects of sexual harassment follow some general disability patterns. Some women express their reactions by developing vague physical symptoms such as chronic fatigue, loss of strength, and various aches and pains. Others react with depression and the symptoms of depression, such as sleeplessness, nervousness, hypersensitivity, hostility, and feelings of victimization.⁵

While difficult to measure precisely, these effects lead to (1) increased sick leave, (2) accident proneness and (3) negative work attitudes, all of which result in poor motivation and reduced output on the job. However, the greatest cost to an employer may be caused by turnover. Although not expressed in most cases, many authorities believe that sexual harassment may be the primary reason most women leave their jobs. The end result is increased costs of production.

RECENT INCIDENTS OF HARASSMENT IN THE SOUTH

To determine whether college of business educated women employed in the South believe sexual harassment is a problem, the author sent questionnaires in 1981 to women who had graduated from the Northeast Louisiana University College of Business Administration. Ninety-two percent of the respondents to the questionnaires were employed in the South.⁶

Fifty percent of the respondents answered "yes" to the question, "Have you experienced sexual harassment

(as defined by the EEOC) in the past three years?" Furthermore, harassment occurred regardless of the type of job the women held: Middle management, first-line supervisor, staff/technical, or clerical/secretarial. The common perception that harassment is limited primarily to women at the lower levels of an organization such as secretaries and clerical workers appears incorrect.

Those women experiencing harassment identified those who harassed them most frequently as men at the same organizational level (colleagues). The next most frequent occurrence was from men outside the organization: customers and suppliers. While organizations might believe they are not responsible for actions by men outside the company, explanatory statements accompanying the EEOC guidelines indicate that an employer may also be responsible for the acts of non-employees, with respect to sexual harassment of employees in the workplace, where the employer knows or should have known of the conduct and fails to take immediate and appropriate corrective action.

The women who had experienced harassment usually ignored it instead of asking the harasser to stop or reporting it. The primary reason given for ignoring the harassment is fear of some form of retaliation. Also, many women do not complain because they feel they may have somehow caused the harassment. Some women are in agreement with anti-feminist Phyllis Schlafly who said, "The virtuous woman does not encounter sexual harassment."

Seven and one-half percent of the respondents indicated they had quit their job due to harassment in the three-year period. While 7½ percent appears small, one must remember that quitting is a last resort solution of a serious harassment problem. Also, having that many college of business educated women quit within a three-year time span would be quite costly.

Only 25 percent of the respondents in the study indicated their organization has a formal policy statement concerning harassment and a formal grievance procedure for handling complaints. Of those that had such policies and procedures, only 50 percent believe they are well publicized.

Furthermore, the author's 1982 study of both men and women with college of business degrees and employed predominately in the South indicated that small as well as large organizations were experiencing harassment problems. Many managers of small businesses falsely believe that they are immune to the problem.⁸

In summary, the author's research data indicate that college of business educated women believe that

sexual harassment is a serious problem for organizations in the South. Furthermore, the few organizations which have policies and procedures concerning harassment do not publicize them well.

APPROPRIATE ORGANIZATIONAL POLICIES, PROCEDURES AND ACTIONS

The EEOC guidelines state (and most individuals would agree) that prevention is the best means for attacking the problem of sexual harassment. However, if harassment does occur, the organization must take appropriate action to stop it as quickly as possible. All actions attacking the problem of sexual harassment will be less than successful unless managers accept the fact that it likely exists in their organizations. Once management accepts this fact, the organization must make a total commitment toward elimination through appropriate policies, procedures and actions. Organizations with good records for preventing harassment always have a strong commitment from top management, and the attitude permeates all levels of the organization. Specifically, an organization should take the following actions:

1. Develop In-Service Educational Programs

The EEOC guidelines state that an organization should develop methods to sensitize all organizational members to problems of sexual harassment. In-service education programs should raise the consciousness of both managers and non-managers regarding the impact and consequences of sexual harassment. Such programs should be conducted periodically and employees should be encouraged to discuss the subject openly. The sessions can include outside speakers and films on the subject.

This author recently conducted a two-hour seminar on sexual harassment for a group of first-line supervisors. The women in the group at first seemed somewhat embarrassed about discussing the subject, and some of the men were inclined to joke about it. However, by the end of the two-hour session most of the men and women were openly discussing their feelings and perceptions in a serious and constructive manner. Such open discussions should sensitize employees to the problem and reduce the incidence of sexual harassment.

In-service educational programs can also be a good means for helping male employees avoid receiving harassment complaints against themselves. Even if an individual is innocent, it is also important that he give the appearance of innocence. For example, a male manager should avoid putting himself in a compromis-

ing situation such as driving women employees home after work, engaging in sexually suggestive conversation, or talking with women employees with the office door closed.

2. Develop a Policy Statement on Sexual Harassment

An organization must develop a policy statement which defines sexual harassment and states very emphatically that the organization will not tolerate it. The policy statement should indicate that not only is sexual harassment of women morally wrong, but activities such as patting/pinching, sexual remarks about the body or clothing, and telling off-color jokes are personally offensive and anger and embarrass many women. Examples of behavior that could be classified as harassment should be given.

Research shows that organizations with a policy regarding sexual harassment usually have experienced a charge of sexual harassment in the past.⁹ In other words, an organization too often "closes the barn door after the horse is gone."

3. Develop Procedures for Handling and Reporting Alleged Cases of Sexual Harassment

The EEOC states that an employer is responsible for acts of sexual harassment in the workplace where the employer knows, or should have known of the conduct, unless it can show that immediate and appropriate corrective action was taken. Therefore, an organization must establish clear-cut procedures whereby alleged cases of sexual harassment can be reported and acted upon.

The first procedural guideline should be a statement indicating that the woman harassed should first confront the man harassing her and declare that such actions are offensive and are in violation of the organization's policies. In other words, the woman is urged to be assertive. Most sexual harassment should be handled without the intervention of management. Women who are employed by companies that have a policy statement concerning harassment, who trust their companies; policies and enforcement of policies, and who have been encouraged to be assertive, will eliminate most problems before they reach management.

The second procedural guideline should indicate the appropriate actions a woman should take if harassment continues after a request to stop or if she believes some retaliation is occurring or will occur from the confrontation. An article in *Personnel Administrator* indicates that 31 percent of the companies surveyed requested the woman report the complaint to the personnel manager; 28 percent had an open door policy; 18

percent requested the woman report to her immediate supervisor; and 8 percent requested the woman report to the EEOC manager.¹⁰ Perhaps the procedure should allow the complainant an option in choosing to whom she should report the incident. For example, she may be more comfortable talking with one individual than another; the offender and one of the reporting authorities may be friends; or one of the reporting authorities could be the culprit.

The third procedural guideline should cover the steps a woman should take if the problem is still unresolved after a reasonable length of time. The first step in appeal should be for the woman to place the grievance with a higher authority. If the woman is still not satisfied, the next step should be to seek counsel from an EEOC district office. Many companies hesitate even to mention such an alternative. However, the EEOC guidelines indicate that an employer should inform employees of their right to raise and how to raise the issue of harassment. The last resort option of seeking redress from the EEOC would fall in the realm of informing employees of their rights.¹¹

Furthermore, after a violation of the policy concerning sexual harassment has been established, progressively severe disciplinary actions should be outlined. For instance, the first substantiated complaint about sexual harassment could result in a verbal warning, the second a written warning, and the third dismissal. However, since sexual harassment encompasses such a broad spectrum of actions, sanctions should be somewhat flexible.

4. Communicate Policy and Procedures to Employees

Policies are ineffective unless they are properly communicated to the employees. As stated earlier, of the women in the author's study who indicated their company had such a policy and procedures, only 50 percent thought they had been effectively communicated.

The methods for communicating policies and procedures are many and could include bulletin boards, policy manuals, company newsletters, and meetings. Management meetings are a particularly effective means of emphasizing a company's commitment to policies and procedures. Too often a company sends out a memo to all employees and the subject is never mentioned again. The policy and commitment must be continually reiterated and emphasized.

HANDLING A COMPLAINT

All complaints brought to a manager must be taken

seriously and investigated thoroughly, but more specifically the following actions should be taken:

1. Interview Complainant

When an employee makes a complaint, the manager must listen carefully and take notes. Credence must be given to the complaint although discrepancies may be evident. At the first meeting the employee needs to feel supported, but the manager must determine (1) what happened, (2) in what context, and (3) at what time or place. Specifics rather than innuendos are needed to aid in determining if the situation was simply a misunderstanding. The manager must then find out what action the complainant wants to take. Does she want management to take action, handle it herself, or make an anonymous report? Many times the woman wishes to handle the situation herself and is merely seeking counsel from her supervisor.

Frequently the woman wishes the manager to take action, but asks that the situation be kept quiet. However, it is rarely possible to successfully hide the complainant's identity since it is difficult to conduct a proper investigation without revealing names.

2. Obtain Additional Information

Once the manager has heard the complainant and if she wants management to take action, additional information must be obtained. The manager must then act with considerable discretion to avoid a "witch hunt," because the careers and reputations of both parties could be at stake.

Corroborating evidence must be sought. If witnesses were present, their observations should be obtained. Personnel records should be checked for other indications of harassment. Have turnovers or transfers been inordinately high in the department? Is a pattern of negative performance appraisals evident? If the complaint appears valid, the manager must proceed with appropriate sanctions. Of course, records must be kept of the harassment complaint and the action taken.

3. Ensure No Retaliation

As previously noted, the author's research indicates that most women do not complain because they fear retaliation of some form. Preventing retaliation is difficult and may require considerable creativity and effort by the manager. The male who has been charged with sexual harassment by a female is very likely to have a severely bruised ego. Human nature being what it is, quite likely the offender will be vindictive. The two individuals should be separated, if possible, by an interof-

fice or interdepartment transfer. The situation must be continually monitored to ensure that retaliation is not taking place.

In conclusion, sexual harassment appears to be a problem for organizations, both small as well as large, in the South. An article in *The Wall Street Journal* stated that employers—including such national firms as General Motors, General Electric, and IBM—are acting to curb sexual harassment.¹² Southern firms, too, must move to prevent the emotional and financial costs of sexual harassment. Managers must consult with their superiors and subordinates, discuss and analyze the issue, and then decide which actions would be most appropriate for their organization. The key factor is that organizations with good records for preventing harassment always have a strong commitment from **top management** and the attitude permeates **all levels** of the organization.

FOOTNOTES

1. Equal Employment Opportunity Commissions Guidelines on Discrimination because of Sex. *Federal Register*, Volume 45, No. 219, November 10, 1980, p. 74677.

2. "Proportion of Degrees Awarded to Women." *The Chronicle of Higher Education*, June 15, 1981, p.8.

3. Ronald X. Groeber and Charleston Wang, "Sexual Harassment and the Law Today." *CPCU Journal*, September 1983, p. 141.

4. "Jury Awards Woman \$400,000." *News-Star World* (Monroe, LA), October 8, 1983, p. 5.

5. James C. Renick, "Sexual Harassment at Work: Why It Happens, What to Do About It." *Personnel Journal*, August 1980, pp. 658-662.

6. Carolyn C. Dolecheck and Maynard M. Dolecheck, "Job-Related Sexual Harassment of Women with College Degrees in Business: How Serious Is It?" *NABTE Review*, Issue No. 9, 1982, pp. 16-21.

7. Elizabeth C. Wesman, "Shortage of Research Abets Sexual Harassment Confusion." *Personnel Administrator*, November 1983, p. 61.

8. Carolyn C. Dolecheck and Maynard M. Dolecheck, "Sexual Harassment: A Problem for Small Businesses." *American Journal of Small Business*, Winter 1983, pp. 45-50.

9. Donald J. Petersen and Douglas Massengill, "Sexual Harassment--A Growing Problem in the Workplace." *Personnel Administrator*, October 1982, p. 84.

10. Petersen and Massengill, p. 84.

11. Suggested procedures adapted from George E. Biles, "A Program Guide for Preventing Sexual Harassment in the Workplace." *Personnel Administrator*, June 1981, p. 54.

12. Joanne S. Lublin, "Employers Act to Curb Sex Harrassing on Job, Lawsuits, Fines Feared." *The Wall Street Journal*, April 24, 1981, p. 1.



Dr. Dolecheck

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**INDEXES OF SELECTED MISSISSIPPI
ECONOMIC INDICATORS**
[Seasonally Adjusted]
1969 = 100

Indicator	June 1984	May 1984	June 1983
Retail Sales	174.2	171.5	155.6
Electric Sales	*	261.1	194.2
Gasoline Gallonage	130.5	154.1	149.9

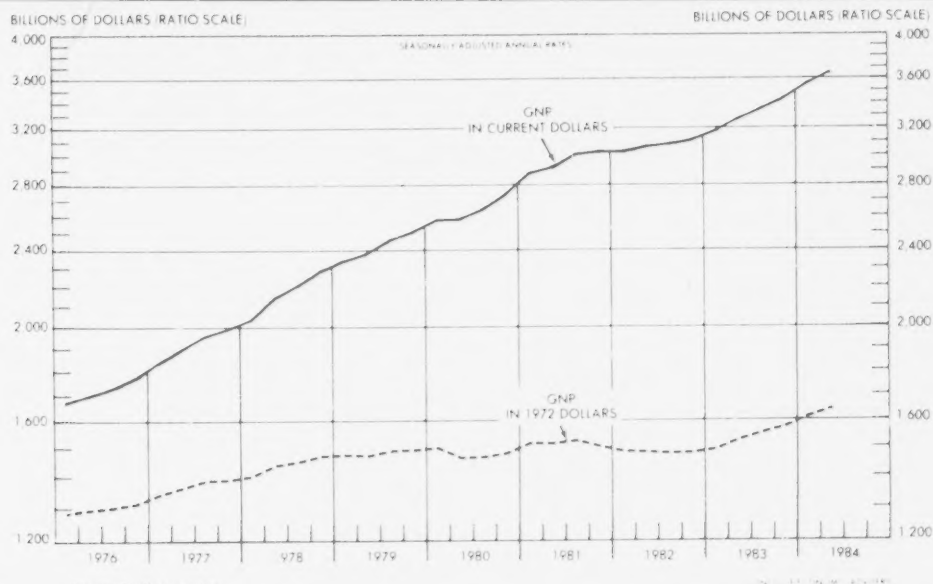
*Indicator for Electric Sales could not be totaled because TVA figures for June are withheld due to end of fiscal year auditing

NEW AND EXPANDED INDUSTRY

Town Firm Product	No. of Employees	Town Firm Product	No. of Employees
NEW		Mineral Wells	
Brooksville Bios, Inc. Chemical Food Additives	10	Guardian Hills fiberglass insulation	75
Ecoru Charm Furniture Mfg. Co. Furniture	30	Olive Branch Bozoff Dinnette Co. dinette sets	300
Jackson Groen Division/Dover Corp. food processing equipment	50	Okolona Comfort Mfg. Co. furniture	20
Continental Wood Products, Inc. Screen aluminum doors & windows	50	Odell Mfg. Co. furniture	10
Kosciusko Active Sportswear, Inc. sportswear	150	Raymond Hunter Engineering Electronic Equipment	50
Leland La-Z-Boy Desks	200	Sumner Angelica Corp. lab coats	125
Lexington Superior Surgical Laundry & hospital bags	80	EXPANDED	
McComb Crown Zellerbach wood processing	165	Canton Van-Leer Container Corp. (formerly Inland Steel) Steel drums	51
Ralston Purina Cattle Block Supplement (feed mill)	10	Holly Bluff Carrolli Gin cotton gin	5
		Jackson Dallas Printing Co., Inc. Commercial Printing and engraving	24

GROSS NATIONAL PRODUCT

According to preliminary estimates for the second quarter of 1984, gross national product rose \$93.1 billion or 10.9 percent, both at annual rates. Real output (GNP adjusted for price changes) rose 7.5 percent (annual rate) and the implicit price deflator rose 3.2 percent (annual rate). (Note revised series.)



(Billions of current dollars, quarterly data at seasonally adjusted annual rates)

Period	Gross national product	Personal consumption expenditures	Gross private domestic product	Exports and imports of goods and services				Government purchases of goods and services				Final sales
				Net exports	Exports	Imports	Total	Total	Federal	State and local	Final sales	
									National defense	Non-defense		
1972	1,185.9	737.1	195.0	0.7	77.5	76.7	253.1	101.7	73.1	28.5	151.4	1,175.7
1973	1,326.4	812.0	229.8	14.2	109.6	95.4	270.4	102.0	72.8	29.1	168.5	1,307.9
1974	1,434.2	888.1	228.7	13.4	146.2	132.8	304.1	111.0	77.0	33.9	193.1	1,420.1
1975	1,549.2	976.4	206.1	26.8	154.9	128.1	339.9	122.7	83.0	39.7	217.2	1,556.1
1976	1,718.0	1,084.3	257.9	13.8	170.9	157.1	362.1	129.2	86.0	43.2	232.9	1,706.2
1977	1,918.3	1,204.4	324.1	4.0	182.7	186.7	393.8	143.4	92.8	50.6	256.4	1,895.3
1978	2,161.9	1,346.5	386.6	-1.1	218.7	219.8	431.9	153.6	100.3	53.3	278.3	2,137.4
1979	2,417.8	1,507.2	423.0	13.2	281.4	268.1	474.4	168.3	111.8	56.5	306.0	2,403.5
1980	2,631.7	1,668.1	401.9	23.9	338.8	314.8	537.8	197.0	131.2	65.9	340.8	2,641.5
1981 *	2,957.8	1,849.1	484.2	28.0	369.9	341.9	596.5	228.9	153.7	75.2	367.6	2,931.7
1982 *	3,068.3	1,984.9	414.9	19.0	348.4	329.4	650.5	258.9	179.5	79.4	391.5	3,095.4
1983 *	3,304.8	2,155.9	471.6	-8.3	336.2	344.4	685.5	268.7	200.5	68.3	415.8	3,318.3
1982 I *	3,026.0	1,931.3	436.2	27.7	359.4	331.7	630.9	249.8	168.4	81.4	381.1	3,043.1
1982 II *	3,061.2	1,969.9	431.2	35.5	366.3	330.8	633.7	245.0	175.3	69.7	388.7	3,072.1
1982 III *	3,080.1	2,001.5	415.9	6.6	346.3	339.7	656.3	261.6	183.3	78.2	394.7	3,095.5
1982 IV *	3,109.6	2,046.1	376.2	6.3	321.7	315.4	681.0	270.4	191.0	88.4	401.6	3,170.8
1983 I *	3,173.8	2,070.4	405.0	19.6	328.5	308.9	678.8	273.0	194.7	78.3	405.8	3,216.8
1983 II *	3,267.0	2,141.6	449.6	-6.5	328.1	334.5	682.2	270.5	199.3	71.3	411.6	3,286.4
1983 III *	3,346.6	2,181.4	491.9	16.4	342.0	325.6	689.8	269.2	200.9	68.3	420.6	3,350.9
1983 IV *	3,431.7	2,230.2	540.0	29.8	346.1	316.3	691.4	266.3	207.2	59.1	425.1	3,419.0
1984 I *	3,553.3	2,276.5	623.8	-51.5	358.9	410.4	769.4	267.6	213.4	54.2	436.8	3,479.5
1984 II *	3,646.4	2,326.7	631.5	58.0	371.4	429.4	746.1	299.3	221.3	78.0	446.7	3,592.5

Note: Series revised beginning 1981.

Source: Department of Commerce, Bureau of Economic Analysis.

GENERAL FUND

Comparing July 1, 1983-June 30, 1984

	<u>June 1984</u>	<u>June 1983</u>
Sales Tax	\$55,785,162(1)	\$46,141,534
Use & Wholesale Compensating Tax	7,615,283 (2)	6,241,161
Individual Income Tax	36,168,952	26,552,802
Corporate Tax	21,018,608	6,049,110
Tobacco Tax	2,717,191	3,147,102
ABC Division	2,134,578	2,018,093
Beer & Wine Tax	2,259,024	2,197,775
Oil Severance Tax	6,755,407	5,998,706
Estate Tax	353,886	400,531
Statewide Privilege Tax	113	8,812
Installment Loan Tax	230,464	218,087
Gas Severance Tax	5,077,377	5,116,855
Insurance Premium Tax	155,079	275,330
Auto Tag Fees	360,400	349,302
Auto Privilege Tax	182,638	155,953
Title Fees	125,767	114,195
Petroleum Tax	490,005	404,473
Admission Tax	26,808	18,431
Timber Severance Tax	—	61,206
Slot Vending Tax	13,610	7,037
Pulpwood Scaling Fees	9,446	18,207
Fire Marshal Fees	38,470	41,966
Freeport Warehouse Tax	10	30
Aircraft Registration Fees	378	419
Int. on Direct Deposits	55,870	62,119
Tax Commission Transfer to Gen. Fund	\$141,574,523	\$105,599,237
Tax Comm. Special Fund Transfers	37,666,599	32,947,443
Tax Commission Total Transfers	\$179,241,122	\$138,546,680

(1) 2% Discount allowed and not included-\$661,632

(2) 2% Discount allowed and not included-\$ 42,949

Tax Commission Cash Balance June 30, 1984-\$30,481,930

Tax Commission Cash Balance June 30, 1983-\$ 6,877,432

COLLECTIONS

With July 1, 1982-June 30, 1983

7/1/83 to 6/30/84	7/1/82 to 6/30/83	Increase or Decrease over Prior Year	
		Amount	Percent
\$531,822,670 (1)	\$487,238,064	\$44,584,606	9.15
96,314,300 (2)	79,253,022	17,061,278	21.53
258,207,026	197,195,779	61,011,247	30.94
167,544,334	110,449,371	57,094,963	51.69
29,080,664	30,067,287	(986,623)	(3.28)
28,942,381	28,745,381	197,000	0.69
22,080,221	21,763,344	316,877	1.46
47,276,650	50,297,863	(3,021,213)	(6.01)
8,554,781	8,042,755	512,026	6.37
389,644	750,781	(361,137)	(48.10)
2,416,896	2,201,309	215,587	9.79
30,806,275	37,777,708	(6,971,433)	(18.45)
42,139,924*	49,321,049*	(7,181,125)	(14.56)
4,663,737	4,410,282	253,455	5.75
3,721,284	3,421,449	299,835	8.76
1,307,237	1,210,829	96,408	7.96
5,152,113	4,856,528	295,585	6.09
364,885	304,479	60,406	19.84
43,569	480,777	(437,208)	(90.94)
657,704	659,005	(1,301)	(0.20)
111,971	93,487	18,484	19.77
195,004	242,027	(47,023)	(19.43)
170	180	(10)	(5.56)
13,645	15,275	(1,630)	(10.67)
739,515	108,129	631,386	—
\$1,282,546,598	\$1,118,906,161	\$163,640,437	14.63
574,208,480	497,152,365	77,056,115	15.50
\$1,856,755,078	\$1,616,058,526	\$240,696,552	14.89

(1) 2% Discount allowed and not included-\$7,014,415

(2) 2% Discount allowed and not included-\$861,630

*Collections reflect five quarters in FY 1983 and four quarters in FY 1984.

Sales Indicated By Sales Tax Collections During June, 1984 By County (000's)

Source: State Tax Commission

County	Total Sales Tax Collections	Indicated Sales	County	Total Sales Tax Collections	Indicated Sales
Adams	1,931	35,436	Lowndes	2,183	41,722
Alcorn	967	17,619	Madison	1,267	25,926
Amite	195	4,126	Marion	843	15,146
Attala	458	8,078	Marshall	486	9,030
Benton	67	1,210	Monroe	913	18,063
Bolivar	1,071	20,022	Montgomery	478	10,021
Calhoun	317	5,742	Neshoba	560	10,332
Carroll	121	2,304	Newton	414	8,151
Chickasaw	399	7,452	Noxubee	201	3,664
Choctaw	142	2,711	Oktibbeha	874	16,026
Claiborne	278	8,373	Panola	762	14,187
Clarke	249	4,685	Pearl River	854	15,918
Clay	425	8,123	Perry	208	6,902
Coahoma	1,104	20,614	Pike	1,381	25,936
Copiah	470	8,779	Pontotoc	382	7,290
Covington	590	10,915	Prentiss	487	9,314
DeSoto	1,125	20,864	Quitman	188	3,520
Forrest	3,041	57,011	Rankin	2,536	49,439
Franklin	118	2,466	Scott	620	11,906
George	296	5,224	Sharkey	180	3,333
Greene	128	2,377	Simpson	546	10,098
Grenada	762	14,450	Smith	192	3,432
Hancock	704	13,442	Stone	266	4,835
Harrison	5,648	107,338	Sunflower	806	16,262
Hinds	13,054	250,723	Tallahatchie	313	5,691
Holmes	364	6,585	Tate	459	8,593
Humphreys	299	5,848	Tippah	453	8,650
Issaquena	11	345	Tishomingo	367	6,555
Itawamba	304	5,974	Tunica	195	3,895
Jackson	3,147	60,896	Union	510	9,682
Jasper	345	6,447	Walthall	266	5,016
Jefferson	98	2,059	Warren	1,841	37,773
Jeff Davis	253	4,653	Washington	2,321	42,746
Jones	2,694	49,208	Wayne	543	9,949
Kemper	126	2,465	Webster	196	3,574
Lafayette	803	14,830	Wilkinson	215	4,042
Lamar	516	9,292	Winston	266	2,016
Lauderdale	3,298	62,171	Yalobusha	262	4,837
Lawrence	184	3,303	Yazoo	824	15,786
Leake	409	7,826	State Total	83,066	1,595,610
Lee	3,077	58,127			
Leflore	1,412	26,232			
Lincoln	1,004	19,368			

Food Stamp Participation By County, June, 1984

SOURCE: State Welfare Department

County	Number of Households ² (Average Allotment \$132.72)	Number of Persons ³ (Average Allotment \$42.17)	Coupon Value ⁴ (Average Per Meal ¹ \$.47)	County	Number of Households ² (Average Allotment \$132.72)	Number of Persons ³ (Average Allotment \$42.17)	Coupon Value ⁴ (Average Per Meal ¹ \$.47)
Adams	2,764	7,883	358,955	Lincoln	2,100	6,265	263,347
Alcorn	2,070	5,149	210,529	Lowndes	2,657	8,681	360,052
Amite	829	2,885	104,767	Madison	3,112	10,871	514,453
Attala	1,653	4,761	193,834	Marion	1,690	5,367	235,092
Benton	722	2,456	95,590	Marshall	2,787	9,396	381,641
Bolivar	4,186	15,916	659,280	Monroe	1,926	5,841	231,646
Calhoun	979	2,619	98,871	Montgomery	1,328	3,712	140,609
Carroll	807	2,417	90,759	Neshoba	1,485	4,190	158,065
Chickasaw	967	2,619	92,383	Newton	1,210	3,444	130,865
Choctaw	679	1,912	74,171	Noxubee	1,565	5,415	218,969
Claiborne	1,190	3,897	170,288	Oktibbeha	1,954	6,118	266,722
Clark	1,120	3,079	117,912	Panola	2,420	8,926	357,083
Clay	1,518	4,740	208,498	Pearl River	1,930	5,564	243,013
Coahoma	3,704	13,264	558,934	Perry	1,061	2,970	122,957
Copiah	1,869	5,961	246,425	Pike	2,518	7,646	338,481
Covington	1,125	3,635	141,179	Pontotoc	1,072	2,614	95,173
DeSoto	1,852	6,285	246,717	Prentiss	1,194	3,103	116,473
Forrest	4,148	11,337	522,900	Quitman	1,289	4,887	191,648
Franklin	824	2,328	96,293	Rankin	2,012	6,091	249,187
George	1,194	3,617	165,481	Scott	1,494	4,579	177,535
Greene	930	2,819	125,183	Sharkey	908	3,741	147,519
Grenada	1,136	3,527	139,554	Simpson	1,303	3,727	147,831
Hancock	1,697	4,768	220,117	Smith	800	2,408	84,329
Harrison	6,076	18,714	856,513	Stone	703	2,289	101,526
Hinds	13,548	4,082	1,892,893	Sunflower	2,630	10,839	426,436
Holmes	3,316	11,079	484,598	Tallahatchie	1,812	7,158	283,584
Humphreys	1,203	4,654	181,958	Tate	1,407	4,422	169,258
Issaquena	223	896	34,393	Tippah	1,298	3,541	133,481
Itawamba	776	1,850	65,717	Tishomingo	1,037	2,493	101,102
Jackson	4,994	15,895	802,851	Tunica	1,308	5,040	203,125
Jasper	1,225	3,954	147,943	Union	1,066	2,872	100,997
Jefferson	910	2,995	114,136	Walthall	1,166	4,005	160,243
Jeff Davis	1,321	4,132	167,360	Warren	2,914	8,584	386,379
Jones	2,847	8,076	320,128	Washington	6,023	21,207	940,504
Kemper	709	2,362	89,005	Wayne	1,759	5,361	228,395
Lafayette	1,046	3,049	116,416	Webster	698	1,795	69,752
Lamar	1,556	4,392	194,406	Wilkinson	1,077	3,362	130,626
Lauderdale	3,947	11,695	503,240	Winston	1,714	5,086	198,809
Lawrence	856	2,413	96,515	Yalobusha	979	2,727	101,995
Leake	1,756	5,057	202,220	Yazoo	2,729	9,061	369,551
Lee	2,039	5,330	216,072				
Leflore	3,079	11,188	467,376	State Total	159,525	502,085	21,172,813

¹Meals are on a state-wide basis and is computed on an average 30 day month and 3 meals per day for a total of 90 meals in one month.

²Average Allotment for Households is determined by dividing state total by number of state total of households.

³Average Allotment for Persons is determined by dividing state total by total number of person.

⁴Average per meal is determined by dividing the average allotment per person (\$42.17) by total number of average meals a month (90).

Mississippi Agriculture Report June, 1984

The June 15, 1984 Index of Prices Received by Mississippi Farmers for all commodities was down 5 points, (2 percent) at 123 percent of its January-December 1977 average.

Decreases in cotton, rice, and soybean prices were responsible for the 5 point (4 percent) decline in the All Crops Index leaving it at 116 percent of its January-December 1977 average.

Decreases in beef cattle, calves, broilers, and eggs were responsible for the 5 point (4 percent) decline in the Livestock Products Index leaving it at 133 percent of its January-December 1977 average.

The June ratio of prices received by Mississippi farmers to U.S. prices paid was 74 percent of its January-December 1977 average. The Index of Prices Paid by Farmers for Commodities, Services, Interest, Taxes and Farm Wage Rates for June was 166, unchanged from mid-May.

PRICES RECEIVED AND PAID BY FARMERS--MISSISSIPPI

COMMODITY	UNIT	Jun 15 1983	May 15 1984 <u>3/</u>	Jun 15 1984
-----Dollars-----				
PRICES RECEIVED				
Rice <u>4/</u>	Cwt.	7.88	8.24	7.98
Sweet potatoes	Cwt.	<u>7/</u>	<u>7/</u>	<u>7/</u>
Soybeans	Bu.	6.13	8.26	7.76
Cotton	Lb.	.585	.725	.705
Cottonseed	Ton	<u>7/</u>	<u>7/</u>	<u>7/</u>
Hogs <u>4/</u>	Cwt.	43.90	47.20	48.40
Cows	Cwt.	39.70	36.80	36.60
Steers & Heifers	Cwt.	56.40	54.40	50.80
Beef Cattle	Cwt.	46.60	45.10	43.30
Calves	Cwt.	59.20	53.00	50.00
Milk Cows <u>1/</u>	Head	<u>6/</u>	<u>6/</u>	<u>6/</u>
All Milk, Whsl.	Cwt.	13.90	13.50	13.60
Fluid	Cwt.	14.00	13.60	—
Mfg.	Cwt.	12.60	11.80	—
Comm. Broilers <u>2/</u>	Lbs.	.280	.345	.340
Eggs	Doz.	.509	.641	.530
PRICES PAID FOR FEED				
Hog Feed,				
14-18% Protein	Cwt.	11.00	12.00	12.50
Beef Cattle Concentrate,				
32-36% Protein	Cwt.	11.50	13.50	14.50
Cottonseed Meal,				
41% Protein	Cwt.	12.00	15.00	15.00
Soybean Meal,				
44% Protein	Cwt.	13.00	14.00	14.00
Dairy Feed,				
16% Protein	Ton	180.00	200.00	189.00
Chick Starter	Ton	187.00	198.00	194.00
Laying Feed	Ton	157.00	190.00	175.00
Broiler Grower	Ton	179.00	194.00	190.00

1/ Animals sold for dairy herd replacement only. 2/ Liveweight equivalent. 3/ Prices for rice, milk, soybeans, cotton and livestock relate to the average prices for all sales during the month. 4/ U.S. Price. 5/ Market (table) eggs, including eggs sold retail by producers. 6/ Prices published January, April, July and October. 7/ Insufficient sales.

SOURCE: Mississippi Crop and Livestock Reporting Service, Mississippi Department of Agriculture and Commerce.

Financial Transactions Banks and S & L's, United States, Southeastern States, April and May, 1984

\$ millions	MAY 1984	APR 1984	MAY 1983	ANN % CHG		MAY 1984	APR 1984	MAY 1983	ANN % CHG
UNITED STATES									
Commercial Bank Deposits	1,351,091	1,345,076	1,251,305	+ 8	Savings & Loans**				
Demand	307,594	303,166	299,605	+ 3	Total Deposits	650,954	657,337	600,932	+ 8
NOW	89,820	88,949	76,933	+ 17	NOW	19,188	20,097	17,174	+ 12
Savings	359,120	361,665	329,405	+ 9	Savings	176,066	174,476	190,693	- 8
Time	634,542	627,703	580,502	+ 9	Time	458,368	466,136	396,764	+ 16
Credit Union Deposits	51,965	51,941	59,071	- 12		APR	MAR	APR	
Share Drafts	5,525	5,226	5,172	+ 7	Mortgages Outstanding	544,124	535,887	481,690	+ 13
Savings & Time	46,414	45,579	47,374	+ 2	Mortgage Commitments	41,090	42,518	27,672	+ 48
SOUTHEAST									
Commercial Bank Deposits	155,977	154,436	141,189	+ 10	Savings & Loans				
Demand	36,960	36,152	35,332	+ 5	Total Deposits	N.A.	N.A.	N.A.	
NOW	11,725	11,680	9,986	+ 17	NOW	N.A.	N.A.	N.A.	
Savings	40,570	40,913	36,404	+ 11	Savings	N.A.	N.A.	N.A.	
Time	71,129	69,896	62,959	+ 13	Time	N.A.	N.A.	N.A.	
Credit Union Deposits	6,037	5,922	5,557	+ 9		APR	MAR	APR	
Share Drafts	537	512	436	+ 23	Mortgages Outstanding	69,197	69,163	65,748	+ 6
Savings & Time	5,479	5,283	4,770	+ 15	Mortgage Commitments	5,286	5,117	4,040	+ 31
ALABAMA									
Commercial Bank Deposits	16,224	15,989	14,891	+ 9	Savings & Loans**				
Demand	3,826	3,657	3,624	+ 6	Total Deposits	5,343	5,360	4,959	+ 8
NOW	1,051	1,054	902	+ 17	NOW	158	165	134	+ 18
Savings	3,294	3,301	3,033	+ 9	Savings	926	897	857	+ 8
Time	8,608	8,456	7,864	+ 9	Time	4,307	4,341	4,028	+ 7
Credit Union Deposits	954	941	863	+ 11		APR	MAR	APR	
Share Drafts	96	92	80	+ 20	Mortgages Outstanding	4,034	4,011	3,607	+ 12
Savings & Time	934	818	721	+ 30	Mortgage Commitments	290	289	205	+ 41
FLORIDA									
Commercial Bank Deposits	55,373	55,020	48,744	+ 14	Savings & Loans**				
Demand	13,365	13,153	12,633	+ 6	Total Deposits	55,824	56,274	54,763	+ 2
NOW	4,929	4,868	4,246	+ 16	NOW	2,221	2,314	2,051	+ 8
Savings	19,128	19,318	16,390	+ 17	Savings	15,264	15,108	17,471	- 13
Time	19,395	18,940	16,559	+ 17	Time	18,484	19,060	15,715	+ 8
Credit Union Deposits	2,632	2,581	2,414	+ 9		APR	MAR	APR	
Share Drafts	270	258	219	+ 23	Mortgages Outstanding	40,673	40,590	38,718	+ 5
Savings & Time	2,235	2,185	1,852	+ 21	Mortgage Commitments	3,441	3,397	2,920	+ 18
GEORGIA									
Commercial Bank Deposits	23,387	22,891	20,117	+ 16	Savings & Loans				
Demand	7,277	7,032	6,572	+ 11	Total Deposits	N.A.	N.A.	N.A.	
NOW	1,529	1,528	1,315	+ 10	NOW	N.A.	N.A.	N.A.	
Savings	5,274	5,240	4,450	+ 19	Savings	N.A.	N.A.	N.A.	
Time	10,648	10,309	8,719	+ 22	Time	N.A.	N.A.	N.A.	
Credit Union Deposits	1,261	1,242	1,273	- 3		APR	MAR	APR	
Share Drafts	82	77	61	+ 34	Mortgages Outstanding	8,557	8,492	8,177	+ 5
Savings & Time	1,184	1,178	1,142	+ 4	Mortgage Commitments	563	551	289	+ 95
LOUISIANA									
Commercial Bank Deposits	25,703	25,647	24,552	+ 5	Savings & Loans**				
Demand	5,716	5,663	5,876	- 3	Total Deposits	9,369	9,378	8,755	+ 7
NOW	1,519	1,532	1,311	+ 16	NOW	220	233	181	+ 22
Savings	5,507	5,581	5,034	+ 9	Savings	2,402	2,352	2,468	- 3
Time	13,472	13,446	12,871	+ 5	Time	6,547	6,944	6,179	+ 11
Credit Union Deposits	206	206	195	+ 5		APR	MAR	APR	
Share Drafts	23	23	22	+ 5	Mortgages Outstanding	8,640	8,538	7,423	+ 16
Savings & Time	203	200	287	- 29	Mortgage Commitments	594	529	411	+ 45
MISSISSIPPI									
Commercial Bank Deposits	12,193	12,072	11,390	+ 7	Savings & Loans**				
Demand	2,409	2,367	2,401	- 0	Total Deposits	N.A.	N.A.	N.A.	
NOW	850	859	788	+ 8	NOW	N.A.	N.A.	N.A.	
Savings	2,466	2,503	2,349	+ 5	Savings	N.A.	N.A.	N.A.	
Time	6,788	6,704	6,156	+ 10	Time	N.A.	N.A.	N.A.	
Credit Union Deposits	*	*	*			APR	MAR	APR	
Share Drafts	*	*	*		Mortgages Outstanding	2,075	2,087	2,021	+ 3
Savings & Time	*	*	*		Mortgage Commitments	73	67	34	+ 115
TENNESSEE									
Commercial Bank Deposits	23,097	22,817	21,495	+ 7	Savings & Loans**				
Demand	4,367	4,280	4,226	+ 3	Total Deposits	6,980	7,013	7,138	- 2
NOW	1,847	1,839	1,424	+ 30	NOW	184	193	168	+ 10
Savings	4,901	4,980	5,148	- 5	Savings	1,355	1,333	1,656	- 18
Time	12,218	11,991	10,790	+ 13	Time	5,481	5,529	5,360	+ 2
Credit Union Deposits	981	952	812	+ 21		APR	MAR	APR	
Share Drafts	66	62	54	+ 22	Mortgages Outstanding	5,418	5,447	5,802	- 7
Savings & Time	923	902	768	+ 20	Mortgage Commitments	325	284	181	+ 80

Notes: All deposit data are extracted from the Federal Reserve Report of Transaction Accounts, other Deposits and Vault Cash (FR-2000), and are reported for the average of the week ending the 1st Wednesday of the month. This data, reported by institutions with over \$15 million in deposits as of December 31, 1979, represents 95% of deposits in the six state area. The major differences between this report and the "call report" are size, the treatment of interbank deposits, and the treatment of float. The data generated from the Report of Transaction Accounts is for banks over \$15 million in deposits as of December 31, 1979. The total deposit data generated from the Report of Transaction Accounts eliminates interbank deposits by reporting the net deposits "due to" and "due from" other depository institutions. The Report of Transaction Accounts subtracts cash in process of collection from demand deposits, while the call report does not. Savings and loan mortgage data are from the Federal Home Loan Bank Board Selected Balance Sheet Data. The Southeast data represent the total of the six states. Subcategories were chosen on a selective basis and do not add to total.

* = fewer than four institutions reporting.

** = S&L deposits subject to revisions due to reporting changes.

N.A. = not available at this time.

SOURCE: Federal Reserve Bank of Atlanta, Southeastern Economic Insight, August 15, 1984.

Southeast Regional Economic Indicators

	NONFARM EMPLOYMENT thousands			UNEMPLOYMENT RATE percent			PLANE PASSENGER ARRIVALS thousands		
	May 1984	Apr 1984	Annual % Change	May 1984	Apr 1984	May 1983	May 1984	Apr 1984	Annual % Change
ALABAMA	1,348.6	1,345.7	+ 2	10.4	11.1	13.9	121.0	117.2	+ 2
Birmingham	342.4	341.9	+ 2	9.5	10.1	13.4	54.5	56.2	- 4
Huntsville	138.0	137.1	+ 5	8.1	8.8	10.2	26.0	23.3	+ 12
Mobile	147.6	147.5	+ 3	12.0	12.7	15.9	24.6	24.3	+ 6
Montgomery	109.6	109.2	+ 2	8.3	8.9	11.2	16.1	13.4	+ 16
FLORIDA	4,123.1	4,129.0	+ 6	6.1	5.7	8.7	2,296.5	2,514.4	+ 10
Daytona Beach	90.9	90.8	+ 5	4.8	4.6	7.1	22.4	28.0	+ 2
Ft. Lauderdale	383.7	384.5	+ 4	4.9	4.6	7.6	233.6	289.9	+ 18
Jacksonville	123.8	122.9	+ 3	5.7	5.3	8.8	91.5	106.5	+ 6
Melbourne	124.6	124.6	+ 7	5.2	4.9	7.7	28.1	35.2	+ 16
Miami	750.4	752.8	+ 2	7.4	6.8	10.3	755.7	845.7	+ 15
Orlando	361.1	359.5	+ 6	5.1	5.3	6.9	366.7	432.4	+ 8
Sarasota	83.3	84.2	+ 2	3.7	3.7	6.6	56.2	77.8	+ 9
Tallahassee	79.5	79.5	+ 3	4.1	3.8	5.4	28.7	29.4	+ 7
Tampa-St. Pete	629.2	629.5	+ 3	5.2	5.0	7.8	566.9	457.2	+ 79
West Palm Beach	248.4	250.6	+ 6	6.2	5.7	8.7	146.7	212.3	+ 8
GEORGIA	2,387.7	2,375.9	+ 5	5.9	5.9	7.8	1,801.0	1,788.0	+ 10
Atlanta	1,115.4	1,108.7	+ 6	4.9	4.8	6.5	1,127.9	1,715.5	+ 9
Augusta	127.4	126.9	+ 1	7.0	7.3	9.4	15.2	16.7	+ 16
Columbus	83.7	83.7	+ 4	7.3	7.3	9.2	10.4	8.6	+ 38
Macon	102.7	102.9	+ 2	6.6	6.4	8.0	5.0	4.9	+ 8
Savannah	92.0	92.6	+ 3	7.3	7.1	9.3	42.0	42.3	+ 17
LOUISIANA	1,576.2	1,569.2	+ 1	8.9	8.9	12.3	330.0	288.4	+ 16
Baton Rouge	210.2	209.8	+ 2	7.3	7.2	10.1	28.0	26.3	+ 4
New Orleans	511.0	508.8	+ 1	8.0	7.9	10.7	302.0	262.1	+ 17
MISSISSIPPI	805.6	805.4	+ 2	9.5	9.3	13.5	35.2	33.0	+ 2
Biloxi-Gulfport	63.2	62.8	+ 2	9.4	9.5	14.0	5.4	5.7	+ 23
Jackson	148.8	147.6	+ 2	5.9	5.9	8.8	29.8	27.3	+ 3
TENNESSEE	1,811.9	1,792.1	+ 5	8.3	8.5	12.3	170.0	161.0	+ 5
Chattanooga	166.1	165.9	+ 1	7.9	7.8	10.4	17.9	20.3	+ 9
Knoxville	203.8	203.4	+ 2	7.7	7.8	11.4	39.6	36.5	+ 10
Nashville	394.5	393.4	+ 4	5.5	5.7	8.8	112.5	104.2	+ 6
	NONRESIDENTIAL BUILDING PERMITS Millions \$, 12 mo. Rate			RESIDENTIAL SINGLE-FAMILY BUILDING PERMITS No. of units, 12 mo. Rate			RESIDENTIAL MULTI-FAMILY BUILDING PERMITS No. of units, 12 mo. Rate		
	May 1984	Apr 1984	Annual % Change	May 1984	Apr 1984	Annual % Change	May 1984	Apr 1984	Annual % Change
ALABAMA	696.6	690.9	+ 88	8,100	8,247	+ 21	8,567	9,162	+ 57
Birmingham	224.1	236.5	+ 53	2,310	2,289	+ 57	1,246	1,808	+ 38
Huntsville	83.7	88.1	+ 90	1,291	1,426	+ 5	3,405	3,556	+ 144
Mobile	185.1	183.9	+ 300	850	856	+ 5	864	943	+ 11
Montgomery	49.6	50.0	+ 77						
FLORIDA	4,297.7	4,226.0	+ 22	105,117	104,339	+ 40	98,454	98,613	+ 57
Daytona Beach	93.1	99.6	+ 25	4,221	4,218	+ 48	1,506	1,459	+ 52
Ft. Lauderdale	400.9	403.0	+ 30	4,823	4,700	+ 63	8,975	9,030	+ 26
Jacksonville	232.7	218.1	+ 29	5,822	5,627	+ 29	8,030	7,693	+ 125
Melbourne	153.0	146.3	+ 57	5,068	4,421	+ 74	3,427	3,210	+ 159
Miami	667.0	650.8	+ 39	6,436	6,443	+ 94	8,173	8,505	+ 20
Orlando	534.6	558.6	+ 15	13,264	13,272	+ 40	11,320	11,275	+ 178
Sarasota	89.3	91.1	+ 13	2,563	2,580	+ 28	2,048	2,030	+ 7
Tallahassee	52.3	52.0	+ 61	2,088	2,214	+ 24	791	792	+ 33
Tampa-St. Pete	718.7	681.8	+ 31	17,541	17,240	+ 42	17,946	16,815	+ 75
West Palm Beach	371.4	370.2	+ 20	10,787	10,307	+ 64	9,345	9,650	+ 49
GEORGIA	1,563.0	1,496.9	+ 49	43,714	44,321	+ 28	26,747	25,970	+ 44
Atlanta	1,122.0	1,075.5	+ 51	30,499	31,028	+ 34	17,058	16,396	+ 73
Augusta	40.2	48.0	+ 2	2,833	2,627	+ 58	1,041	1,041	+ 12
Columbus	44.0	42.0	+ 70	563	623	+ 27	973	1,103	+ 67
Macon	51.2	44.7	+ 70						
Savannah	53.5	47.5	+ 16						
LOUISIANA	1,188.0	1,193.3	+ 7	16,287	16,537	+ 12	17,889	18,018	+ 57
Baton Rouge	248.4	242.5	+ 15	3,369	3,508	+ 10	4,620	4,153	+ 66
New Orleans	472.1	472.5	+ 19	6,717	6,685	+ 29	6,242	6,566	+ 44
MISSISSIPPI	226.6	223.3	+ 40	5,243	5,054	+ 23	5,837	5,919	+ 108
Biloxi-Gulfport	31.1	30.1	+ 38						
Jackson	44.7	38.8	+ 15	1,186	1,092	+ 125	834	866	+ 52
TENNESSEE	851.4	884.0	+ 27	14,028	14,070	+ 31	21,746	20,081	+ 167
Chattanooga	65.5	64.8	+ 13	1,174	1,167	+ 35	959	917	+ 83
Knoxville	106.4	121.2	+ 6	1,473	1,568	+ 25	804	723	+ 27
Nashville	306.2	300.8	+ 60	4,171	4,134	+ 34	10,778	9,720	+ 201

Notes: Labor Force data are from Bureau of Labor Statistics Reports supplied by state agencies. Plane Passenger Arrivals are collected from 26 airports. Building Permit data are supplied by the U.S. Bureau of the Census. Nonresidential data excludes the cost of construction for publicly owned buildings. The annual percent change calculation is based on the most recent month over prior year.

SOURCE: Federal Land Bank of Atlanta, Southeastern Economic Insight, August 1, 1984

STATE ECONOMIC INDICATORS

Indicator	June 1984 ¹	May 1984 ²	June 1983 ²	Per Cent One Month Ago ³	Change One Year Ago ⁴
EMPLOYMENT, EARNINGS AND HOURS*					
Total Employment	956,300	952,000	941,700	0.5	1.6
Non-Ag Employment	799,800	805,600	795,300	-5.8	4.5
Mining	9,100	9,000	8,700	0.1	0.4
Contract Construction	33,300	32,800	37,000	0.5	-3.7
Manufacturing	210,200	210,900	205,300	-0.7	4.9
Transportation and Public Utilities	38,700	38,500	38,700	0.2	-0.1
Wholesale and Retail Trade	170,100	169,200	165,300	0.9	4.8
Finance, Insurance and Real Estate	34,700	34,400	34,100	0.3	0.6
Service	127,000	128,200	127,200	-1.2	-0.2
Government	176,800	182,600	178,900	-5.8	-2.1
Unemployment Rate (Per Cent Labor Force)	9.5	9.5	12.7	—	—
Average Weekly Earnings in Manufacturing (Dollars)	282.58	277.67	270.50	1.8	4.5
Average Hourly Earnings in Manufacturing (Dollars)	6.96	6.89	6.63	1.0	5.0
Average Weekly Hours in Manufacturing	40.6	40.3	40.8	0.7	0.5
PRODUCTION (000's)					
Petroleum Production					
Production of Crude Petroleum (bbls.) ⁵	2,615	2,764	2,416	-5.4	8.2
Gasoline Delivered to Dealers (gals.) ⁶	100,791	122,358	115,567	-17.6	-12.8
PUBLIC UTILITIES					
Sales of Electricity (000's KWH) ⁷	1,475,728	1,905,790	1,042,923	—	—*
RETAIL SALES (000's)⁸					
	1,595,610	1,604,420	1,384,828	-0.6	15.2
Indicator	March 1984	February 1984	March 1983	Per Cent One Month Ago	Change One Year Ago
AGRICULTURE (000's)⁹					
Total Cash Receipts from Farm Marketings	134,606	115,145	102,761	16.9	31.0
Cash Receipts from Marketing Livestock	84,416	68,644	78,127	23.0	8.0
Cash Receipts from Marketing Crops	50,190	46,501	24,634	7.9	103.7

¹Preliminary

²Revised

³Percent change calculated with revised figures; not comparable with previously published data

⁴Mississippi Employment Security Commission

⁵State Oil and Gas Board for February

⁶Mississippi Motor Vehicle Comptroller

⁷Mississippi Power Company, Mississippi Power and Light Company

⁸Mississippi Tax Commission

⁹U.S. Department of Agriculture

*Percentages could not be totaled due to TVA figures for June withheld due to end of fiscal year auditing

BUSINESS ACTIVITY BY CITY

	City Sales Tax Collections			Building Permits		
	Current Month June	PerCent Month Ago	Change Year Ago	Current Month June	Month Ago	Year Ago
Aberdeen	60,850	0.6	35.0	—	—	—
Baldwyn	3,582	1.0	10.2	100,494	86,200	65,200
Batesville	10,737	-5.6	37.3	148,265	110,977	290,000
Bay Springs	29,287	25.8	35.0	—	—	—
Bay St. Louis	58,350	1.1	-4.9	375,697	287,560	360,225
Belmont	14,989	37.0	40.1	—	—	—
Belzoni	39,510	16.4	34.1	11,800	27,800	30,600
Biloxi	608,641	76.5	101.2	924,063	5,588,852	1,868,424
Brandon	70,184	10.3	64.9	455,600	—	304,000
Brookhaven	152,653	2.8	24.6	499,250	118,600	577,250
Brooksville	3,135	-5.1	13.2	—	—	—
Canton	85,847	5.1	31.8	—	—	—
Carthage	58,821	-2.5	29.9	151,038	164,900	58,375
Charleston	22,012	6.6	24.8	—	—	—
Clarksdale	162,801	2.2	28.3	1,771,718	274,700	251,610
Cleveland	132,947	7.0	30.2	—	—	—
Collins	46,338	10.6	74.5	—	—	—
Columbia	129,378	6.2	22.4	20	1,078	—
Columbus	302,599	3.1	28.0	1,034,204	436,667	318,806
Corinth	148,416	0.7	23.3	195,090	—	—
Crystal Springs	29,324	-3.9	1.6	101,978	80,095	6,000
Drew	13,248	6.5	36.2	—	—	—
Edwards	4,687	-20.9	47.9	77,200	6,000	—
Ellisville	19,199	0.8	24.6	—	—	—
Eupora	24,739	10.3	50.2	—	—	—
Fayette	12,612	8.0	29.2	—	—	—
Forest	66,613	2.2	24.0	12,000	-0-	165,200
Greenville	332,783	5.8	33.3	822,550	419,576	753,687
Greenwood	198,714	7.3	24.8	106,900	252,950	384,500
Grenada	124,167	1.4	33.6	265,616	252,560	556,750
Gulfport	347,735	-10.1	12.9	948,458	1,369,566	1,029,907
Hattiesburg	489,771	6.2	20.9	2,455,483	1,953,590	—
Hernando	33,344	6.7	32.5	—	—	—
Hollandale	20,054	16.1	50.5	—	—	—
Holly Springs	59,872	7.9	43.0	327,699	—	—
Houston	50,889	8.0	48.6	165,000	152,500	78,050
Indianola	88,855	10.0	10.0	—	—	—
Iuka	35,759	5.2	32.0	—	—	—
Jackson	2,035,713	2.5	28.5	27,743,223	—	—
Kosciusko	74,209	4.9	30.6	182,000	163,128	52,200
Laurel	382,483	4.4	33.6	674,041	4,043,407	382,888
Leland	28,904	11.1	36.2	44,900	53,000	—
Lexington	25,951	4.0	31.9	—	—	—
Louisville	62,515	9.3	27.0	308,695	148,360	334,464
Lucedale	43,894	1.7	14.4	270,000	20,000	-0-
Lumberton	12,948	-5.7	36.0	—	—	—
Macon	21,151	6.8	26.5	—	—	—
Magee	66,029	3.1	35.2	—	—	—
Magnolia	12,522	-9.1	20.1	106,000	145,500	—
Marks	20,163	4.6	31.6	—	—	—
McComb	173,118	1.0	26.5	159,855	132,275	162,600
Meadville	6,591	-30.0	17.0	—	—	—
Mendenhall	23,966	-7.9	15.1	38,955	371,950	14,040
Meridian	503,011	-6.6	32.0	1,151,387	1,830,310	2,800,721
Monticello	24,996	4.6	20.3	—	—	—
Morton	24,853	4.8	30.3	—	—	—
Moss Point	66,132	7.1	29.9	134,494	266,350	162,556
Natchez	299,840	4.4	35.4	387,970	246,000	629,940
New Albany	83,001	8.4	42.5	-0-	291,877	30,000
Newton	31,870	10.8	23.5	-0-	291,877	30,000
Ocean Springs	97,232	4.4	21.2	—	—	—
Okolona	17,233	-5.9	16.7	-0-	5,000	-0-
Oxford	126,903	4.1	47.6	174,550	818,820	670,057
Pascagoula	250,257	2.9	33.9	—	—	—
Pass Christian	18,853	2.9	32.9	—	—	—
Philadelphia	85,333	0.9	24.8	—	—	—

BUSINESS ACTIVITY BY CITY

	City Sales Tax Collections			Building Permits		
	Current Month June	PerCent Month Ago	Change Year Ago	Current Month June	Month Ago	Year Ago
Picayune	109,532	9.8	18.0	997,000	549,000	861,000
Pontotoc	56,077	2.5	31.5	---	---	---
Poplarville	21,143	9.4	23.9	---	---	---
Port Gibson	17,465	1.3	3.1	---	---	---
Prentiss	30,713	8.9	41.9	5,500	200	24,000
Quitman	32,282	7.2	33.1	---	---	---
Raymond	5,281	-0-	31.8	---	---	---
Richmon	13,521	7.5	32.0	60,000	---	---
Rosedale	9,022	23.9	16.4	---	---	---
Ruleville	15,616	0.1	26.8	---	---	---
Sardis	22,825	3.7	8.1	4,000	4,000	4,000
Senatobia	66,567	-3.3	39.8	39,600	140,700	1,800
Shelby	14,295	22.6	37.3	---	---	---
Starkville	137,864	3.1	38.6	1,107,000	622,000	781,716
Summit	15,152	3.9	32.4	---	---	---
Taylorville	20,359	37.4	64.3	---	---	---
Tchula	5,013	-7.8	11.0	---	---	---
Tunica	21,206	-2.5	17.1	31,000	---	18,000
Tupelo	432,216	2.9	18.5	872,164	3,678,664	1,618,451
Union	18,608	9.3	10.8	---	---	---
Utica	12,419	11.8	29.9	---	---	---
Vicksburg	265,706	-5.2	34.6	410,637	518,111	1,942,175
Walnut Grove	1,833	2.6	16.1	---	---	---
Water Valley	31,394	4.1	30.3	---	---	---
Waynesboro	69,968	2.7	29.2	---	94,000	15,000
West Point	63,311	6.1	17.6	1,136,362	369,724	248,450
Wiggins	35,186	2.6	31.6	34,500	35,000	125,000
Winona	42,939	-2.6	27.2	37,000	39,000	-0-
Yazoo City	89,820	-4.9	37.4	---	---	---

STANDARD METROPOLITAN STATISTICAL AREAS

JACKSON [Hinds and Rankin Counties]	June 1984	May 1984	June 1983	Per Cent Month Ago	Change Year Ago
MANPOWER DATA					
Civilian Labor Force	163,190	159,400	164,500	2.3	-0.9
Unemployed Persons	10,600	9,400	15,200	12.8	-30.3
Per Cent of Labor Force	6.5	5.9	9.2	---	---
Employed Persons	152,500	150,000	149,300	1.7	2.1
Non Ag Wage & Salaries	130,500	128,600	127,700	1.5	2.2
Manufacturing	20,300	19,400	19,900	4.6	2.0
CITY SALES TAX COLLECTIONS	2,128,284	2,071,362	1,643,362	2.8	29.5
BILOXI-GULFPORT [Hancock, Harrison and Stone Counties]					
MANPOWER DATA					
Civilian Labor Force	71,390	69,620	74,570	2.5	4.3
Unemployed Persons	7,300	6,580	10,760	10.9	-32.2
Per Cent of Labor Force	10.2	9.5	14.2	---	---
Employed Persons	64,090	63,040	63,810	1.7	0.4
Non Ag Wage & Salaries	53,930	53,200	53,660	1.4	0.5
Manufacturing	9,700	9,310	9,680	4.2	0.2
CITY SALES TAX COLLECTIONS	975,229	781,119	625,530	24.9	56.0

Estimated Effective Buying Income for Designated Counties 1982 and 1983 (thousands of Dollars)

SOURCE: Sales Management and Marketing. Computations by the Division of Business Research, Mississippi State University.

County	1982	% of State	% of Change	1983	% of State	% of Change
Adams	261,001	1.52	9.90	282,058	1.52	8.07
Alcorn	232,147	1.35	0.36	257,325	1.39	10.85
Amite	84,882	0.50	39.50	93,379	0.50	10.01
Attala	100,416	0.60	37.60	109,503	0.59	9.05
Benton	40,934	0.23	13.62	43,671	0.24	6.69
Bolivar	220,300	1.30	5.32	240,258	1.30	9.06
Calhoun	85,371	0.50	4.60	87,151	0.47	2.09
Carroll	49,725	0.30	13.82	53,717	0.29	8.03
Chickasaw	93,872	0.55	-1.91	105,025	0.57	11.88
Choctaw	47,165	0.30	32.70	44,883	0.24	-4.84
Claiborne	76,951	0.45	14.24	77,257	0.42	0.40
Clarke	109,135	0.63	18.06	119,805	0.65	9.78
Clay	136,966	0.80	0.88	144,398	0.78	5.43
Coahoma	178,690	1.04	11.65	187,556	1.01	4.96
Copiah	153,979	0.90	22.91	157,844	0.85	2.51
Covington	97,534	0.57	33.68	104,126	0.56	6.70
DeSoto	436,054	2.53	20.14	484,276	2.62	11.06
Forrest	480,186	2.80	12.10	524,815	2.84	9.29
Franklin	49,910	0.30	27.67	53,500	0.29	7.19
George	109,948	0.64	37.45	117,512	0.64	6.88
Greene	50,471	0.30	60.26	55,361	0.30	9.69
Grenada	127,012	0.74	4.81	139,668	0.75	9.96
Hancock	191,882	1.12	47.28	215,166	1.16	12.13
Harrison	1,287,233	7.50	16.67	1,394,055	7.53	8.30
Hinds	2,202,575	12.81	4.07	2,433,308	13.51	10.48
Holmes	81,955	0.50	-4.90	89,058	0.48	8.67
Humphreys	49,902	0.30	-16.55	53,329	0.29	6.87
Issaquena	10,501	0.06	-19.70	10,347	0.06	-1.47
Itawamba	124,872	0.73	27.27	139,211	0.75	11.48
Jackson	1,057,989	6.15	3.11	1,194,836	6.46	12.84
Jasper	93,661	0.54	21.45	101,486	0.55	8.35
Jefferson	42,236	0.25	19.48	45,257	0.24	7.15
Jeff Davis	82,359	0.48	57.43	83,642	0.45	1.56
Jones	463,500	2.70	7.22	478,409	2.59	3.22
Kemper	47,137	0.30	25.09	47,945	0.26	1.71
Lafayette	227,014	1.32	16.24	238,397	1.29	5.01
Lamar	187,080	1.09	39.81	199,631	1.08	6.71
Lauderdale	583,394	3.40	12.87	639,762	3.46	9.66
Lawrence	88,931	0.52	43.24	89,127	0.48	0.22
Leake	96,767	0.56	20.08	98,815	0.53	2.12
Lee	418,536	2.43	-5.40	471,297	2.55	12.61
Leflore	224,999	1.31	10.82	235,734	1.27	4.77
Lincoln	193,201	1.12	15.36	209,863	1.13	8.62

County	1982	% of State	% of Change	1983	% of State	% of Change
Lowndes	393,306	2.29	-6.31	405,636	2.19	3.13
Madison	295,119	1.72	41.56	329,241	1.78	11.56
Marion	188,196	1.10	54.05	191,034	1.03	1.51
Marshall	147,416	0.86	8.81	154,918	0.84	5.09
Monroe	214,459	1.25	-0.19	219,484	1.19	2.34
Montgomery	68,020	0.40	22.20	68,577	0.37	0.82
Neshoba	145,937	0.85	14.69	156,308	0.84	7.11
Newton	120,879	0.70	10.84	129,917	0.70	7.47
Noxubee	51,902	0.30	-3.76	54,822	0.30	5.63
Oktibbeha	258,882	1.51	18.90	260,929	1.41	0.79
Panola	134,417	0.78	5.15	147,500	0.80	9.73
Pearl River	245,356	1.43	29.31	249,758	1.35	1.79
Perry	66,301	0.39	27.38	75,150	0.41	13.35
Pike	242,090	1.41	30.00	259,109	1.40	7.03
Pontotoc	117,396	0.68	14.48	124,670	0.67	6.20
Prentiss	145,027	0.84	25.42	151,441	0.82	4.42
Quitman	41,133	0.24	-2.47	44,126	0.24	7.28
Rankin	674,854	3.92	45.59	734,259	3.97	8.80
Scott	141,621	0.82	18.76	156,167	0.84	10.27
Sharkey	34,334	0.20	1.00	36,046	0.19	4.99
Simpson	151,354	0.88	18.78	162,522	0.88	7.38
Smith	91,365	0.53	15.20	97,057	0.52	6.23
Stone	65,344	0.38	33.87	73,379	0.40	12.30
Sunflower	144,261	0.84	5.74	152,411	0.82	5.65
Tallahatchie	67,403	0.39	-6.76	70,782	0.38	5.01
Tate	103,889	0.60	-8.37	109,507	0.59	5.41
Tippah	100,637	0.59	7.63	103,821	0.56	3.16
Tishomingo	114,204	0.66	11.27	111,114	0.60	-2.71
Tunica	30,636	0.18	-13.68	31,610	0.17	3.18
Union	133,699	0.78	-3.25	144,096	0.78	7.78
Walthall	88,162	0.51	42.68	86,755	0.47	-1.60
Warren	437,689	2.54	30.21	463,903	2.51	5.99
Washington	408,874	2.38	-5.02	415,892	2.25	1.72
Wayne	119,153	0.69	38.26	120,490	0.65	-1.12
Webster	55,596	0.32	4.90	61,161	0.33	10.01
Wilkinson	54,495	0.32	25.60	53,795	0.29	1.23
Winston	112,011	0.65	22.47	114,741	0.62	2.44
Yalobusha	72,964	0.42	1.67	78,734	0.43	7.77
Yazoo	143,401	0.83	-6.10	148,657	0.80	3.67
State Total	17,200,155		12.64	18,501,182		7.6

